

# It's Your Business

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USDA Rural  
Development

SBA Guaranteed Loan  
Programs

**FREE**  
Information Session  
**May 25**  
9-11 a.m.

Chalco Hills  
Recreation Area  
8901 S. 154th St.  
Omaha

Register by calling (402)  
221-7211 or by [e-mail](#).

Helping small businesses  
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Your Small Business Resource

## LaVista firm offers craft-brewed beer, vodka

# Quaff fermenting sweet success

There are fellows who appreciate a fine distilled beverage, and then there are fellows who welcome a fine sip so much, they started a business distilling their own recipes.

That's Zac Triemert and Jason Payne, who in the fall of 2008 both left their jobs at a popular Omaha brewpub, and along with their old boss, Brian Magee, formed Quaff, LLC., operating in suburban LaVista as Lucky Bucket Brewery and Sólás Distillery in a warehouse these days swelling with the aromas of fermentation.

Lucky Bucket got off the ground with a SBA-backed 7(a) loan approved last February and disbursed in June for \$450,000 through Pinnacle Bank in nearby Papillion.

The firm was approved March 24 for more SBA-backed financing through the 7(a) program for \$438,500 through Centennial Bank, Nebraska's Rural/Community Lender for 2010.

"We're looking at equipment for capacity to increase the beer side," Magee said. "We can't even keep up with what's out there right now."

The trio released their first product out of a shared winery building some 90 miles away from Omaha in Pawnee City in Jan. 2009. Dubbed "Pre-Prohibition Lager," the drink was a cheeky throwback in name and taste to the Roaring '20s. The SBA loan allowed them to move beer production to their present 12,000-square-foot facility in September, end the long drives from Pawnee City to Omaha and back, and install the distilling equipment soon after.

Magee, who retained his title as president with the brewpub while helping Triemert and Payne with the business start-up, says the new business wouldn't have been possible without the help of the SBA. The SBA loan helped pay for equipment to expand the brew-making capacity, and for copper stills from Scotland for the distillery. (see *QUAFF*, page 2)



**Zac Triemert at the company's  
12,000-square-foot LaVista location.**

## NEBRASKA LOANS UP IN 2ND QUARTER

As the national economy seeks signs of improvement, and business credit remains tight, small businesses in Nebraska have continued to find needed financing through government-backed loans through lending institutions throughout the state.

Nebraska continued to experience a significant increase in its SBA-guaranteed loan dollar activity through the second quarter of its 2010 fiscal year. From January 1 to March 31, 2010, the overall number of loans in the state jumped 152 percent, representing more than \$49 million in small business lending for that quarter, compared to the same period last year.

Loan dollar amounts per loan in Nebraska

saw a 24 percent increase, averaging nearly \$300,000.

SBA-backed loan activity in Nebraska for the second quarter has surpassed the number of loans approved for the same period in 2006, well before the onset of the current recession.

Seventy percent of SBA loans in Nebraska during the second quarter went to existing small businesses. More importantly, as a direct result of SBA guaranteed small business financing throughout the state in the second quarter, 528 jobs are being created.

Loan totals in the second quarter throughout Region VII, which encompasses Nebraska, (see *LOANS*, page 2)

**As a direct result of SBA guaranteed small business financing throughout the state in the second quarter, 528 jobs are being created in Nebraska.**

*“Last year, just on the beer side, we sold about 850 barrels. This year, we’re targeting 5,000 barrels. We’re looking at expanding more into the Omaha and Lincoln markets and into Iowa.”*

## SBA-BACKED LOAN AMOUNTS JUMP IN 2010

(from LOANS, page 1)

Missouri, Iowa and Kansas, were up 88 percent, with the average dollar amount per loan up 148 percent, compared to the second quarter of Fiscal Year 2009.

Nationwide, the total number of SBA-backed loans saw nearly a 76 percent increase in the second quarter, while the average dollar amount per loan was up 24 percent.

Since October 1, the start of the present fiscal year, there have been 312 SBA-backed loan approvals in Nebraska, an 85 percent jump over 2009, representing more than \$96 million in much-needed capital for the state’s small businesses, a 143 percent increase. The average loan amount of \$309,665 fiscal year-to-date rose 31 percent.

The top lender in the state during the 2<sup>nd</sup> quarter, Wells Fargo, made 18 SBA-backed loans representing \$5 million for Nebraska’s small businesses. During the same three months, Pinnacle Bank made 14 SBA-backed loans for \$1.8 million.

“Despite the challenges facing them, Nebraska small businesses continue to see opportunity and to invest for the future. The size of the loans and consistent volume we’ve seen over the past year indicate the overall strength of the state’s economy, and that small businesses needing financing are getting it,” said Leon Milobar, District Director of SBA’s Nebraska District Office.

In economic downturns, SBA guaranteed loans typically become more attractive because the SBA provides lenders with some cushion for their risks. Lenders can provide SBA guaranteed loans for all business needs but typically turn to SBA for new businesses or businesses with less than adequate collateral, lower credit scores and smaller equity injections typically required for conventional loans.

## BREWING UP NEW BUSINESS IN NEBRASKA

(from QUAFF, page 1)

“We’re expanding our capacity so we can produce more products,” he added. “Last year, just on the beer side, we sold about 850 barrels. This year, we’re targeting 5,000 barrels. We’re looking at expanding more into the Omaha and Lincoln markets and into Iowa.

“Our business has jumped way ahead of where we thought it would be,” Magee said. “We only had a 30-tank capacity in Pawnee City. See, beer has to be in tanks for 21 days. Do the math – we’d never get to 800 barrels if we stayed there.”

Then there’s Sólas Distillery, with a name from the Scottish word for happiness. With only 150 to 200 craft distilleries nationwide, this trade is, Magee claims, where the now-booming craft brewing business was 25 years ago.

The new company is the culmination of a dream of Triemert, a former University of Wisconsin pre-med student, who laid the foundation for his vocation bringing locally-crafted vodka and whiskey to thirsty Nebraskans as a fermentation microbiologist for Cargill in nearby Blair. After getting his microbiology and chemistry degrees, he took a job at Upstream in 2002.

The idea of his own brewing business germinated from an idea—“Scotch whiskey is essentially beer that’s aged,” he thought. That’s true enough: Both start with a mashing together of grain and water and a fermentation involving added yeast.

After a year studying for a master’s degree in Scotland in, yes, distilling, Triemert applied his thesis building a distinctive tall cooper tube he believed would produce ultra-pure spirits in small batches. One problem: The

Nebraska unicameral legislature would have to change the law to permit micro distilleries in the state for the first time since Prohibition. His effort paid off when the state government adopted in 2007 the language Triemert helped to draft.

The first product from Sólas Distillery was first available to aficionados to try in December. Joss super premium vodka is a strong spirit with healthy peppery stings and a hint of citrus taste, distilled from organically-grown Nebraska wheat and naturally-filtered and pure-tasting water from the Sandhills, a prairie area in the north-central part of the state.

The business produces about 200 cases or about 475 gallons at a time, far short of the 10,000-gallon-a-year maximum allowed under state law, small enough batches to ensure only the purest ethanol is extracted for their premium vodka brand.

Currently, Sólas’ vodka can be found on the shelves of Whole Foods, a local French restaurant, grocery chains and other eateries.

The distillery also wants to break into the Kansas City market this year for their vodka products, and in a few years – after the malted barley for Triemert’s next idea finishes fermenting in the warehouse’s giant steel vat to perfect the flavor – connoisseurs may expect Sólas first single-malt whiskey to hit the shelves of their favorite craft brew sellers. The company also is developing their own craft brewed rum by this fall, a gin, and using local wines to distill brandy.

Both Magee and Triemert are passionate about the craft brewing business; it’s their hope that those who sample their works will be just as passionate in return.

## PROFIT FROM SMALL BUSINESS EXPORTS

In today's highly competitive and ever-changing, global business environment, Nebraska lenders must be prepared to handle the varying needs of their small business clients. The president's National Export Initiative is encouraging and supporting small businesses to grow their businesses, and U.S. jobs, by going where nearly 96 percent of the customers are—outside the U.S.

The U.S. Small Business Administration has three exporting loan programs for small business exporters. The Export Working Capital Program can be used to help meet the needs of your clients filling orders from overseas buyers. The lender benefits of EWCP include supporting client growth; minimizing risk and accommodating customer needs; increasing fee income; program flexibility; increasing competitive advantage; and quick turnaround (even faster for SBA's preferred lenders).

SBA's Export Express finances loans and lines of credit up to \$250,000, and delegates the credit decision to the lender. Participating

lenders can use their own forms and procedures and negotiate either a fixed or variable interest rate. The SBA provides a 36-hour turnaround on all Export Express submissions.

The International Trade Loan Program offers term loans to businesses that plan to start or continue exporting or that have been adversely affected by competition from imports. The proceeds of the loan must enable the borrower to be in a better position to compete. The program offers borrowers a maximum SBA-guaranteed portion of \$1.75 million. Funds may be used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes.

For more information on SBA's exporting loan programs, please contact John Nevell, the Regional Manager, Export Solutions Group, Office of International Trade, 200 West Adams Street, Suite 2450, Chicago, Ill. 60606. You also may call him at (312) 353-8065, fax at (202) 481-2281 or send him an [e-mail](#).

Don't miss this free workshop:

**"Experts Discuss: Learn About the Government As Your Customer" Winning Federal Contracts for Your Small Business**

May 20

8-10:00 a.m.

SBA Nebraska District Office & SCORE  
10675 Bedford Avenue,  
Suite 100, Omaha

Speakers include representatives from:

- SBA Office of Government Contracting
- SBA Office of Business Opportunity
- NBDC Procurement Technical Assistance Center
- In cooperation with
- 55th Contracting Squadron, Offutt Air Force Base
- U.S. Army Corps of Engineers, Omaha District

To register:

Call: [Kathleen Piper](#) (402) 221-7205 or [Jan Allen](#) (402) 221-7215

**Learn:** Is this market for you? An overview of selling to Local, State and Federal government

**What to do:** Registration on [Central Contractor Registration](#).

**Where and how to find bidding opportunities on the Internet:** Learn about [Federal Business Opportunities](#).

**U.S. Small Business Administration certifications:** HUBZone and 8(a) Business Development.

Coffee provided.

## THINK BIG: TAKE YOUR BUSINESS GLOBAL

Many small businesses in Nebraska think they aren't large enough to compete in the world marketplace. In fact, 97 percent of all exporters are small businesses. To grow your business, you need to think outside the box and outside the borders.

Today, nearly 96 percent of the world's population lives outside the U.S. Two-thirds of the world's purchasing power is in foreign countries. Luz Hopewell, director of the U.S. Small Business Administration's Office of International Trade, said "Small businesses have a great opportunity to boost sales and profit by exporting, and that will lead to more American jobs and growth."

The advantages of exporting include the competitive edge for high-quality, innovative U.S. goods and services; an increase in purchasing power in foreign markets resulting from a decline in the exchange rate; reduced dependence on the domestic market; stabilized seasonal market and sales fluctuations; and a reduction in trade barriers.

The U.S. Small Business Administration and other government agencies provide specific export counseling and training programs; will help you identify foreign markets; and can assist with export financing and credit insurance. SBA, the U.S. Commerce Department and the U.S. Export Bank are co-located in many local communities at the one-stop U.S. Export Assistance Centers.

For more information on how SBA and our government partners can help you take your business global, go to [www.sba.gov](#), [www.export.gov](#) or call 1-800-USA-TRADE.

## Networking at its Best

Join other Omaha small businesses and area lenders at Omaha's **Small Business Empowerment Breakfast** on the second Friday of each month at the Regency Lodge, 909 South 107th Avenue, Omaha, from 7-8:30 a.m. The cost is \$14 per person, which includes a full buffet breakfast. [Please register in advance online](#), and make checks payable to Regency Lodge.

The Empowerment Breakfast is simple and effective. Each month, four businesses introduce their services and products in a three-minute presentation. If you wish to be a presenter, please call Barb Foster at 221-7212. During this event, everyone attending is introduced, so bring your business cards, make some contacts, and have some fun!

SBA funds three different types of Resource Partners to enable FREE and confidential business counseling and training for small businesses.

Expert business advisors can assist you in financial projections, business plans, marketing strategies, and much more.

SBA Resource Partners include:

**Small Business Development Centers (SBDC),**

**SCORE Chapters, and Women's Business Centers.**

Our Resource Partners can provide business counseling to all types of firms.

To find an SBA Resource Partner near you, please visit [our web site](#)

## LITTLE DOLPHINS DAY CARE RURAL NEBRASKA SCHOOL HOUSE ONCE AGAIN IS FILLED WITH SOUND OF KIDS

The sounds of children once again echo off the walls of this century-old school building on the northern edge of Plattsmouth, a rural town some 17 miles south of Omaha.

After sitting silent for a couple of years, Theresa Sherman opened the Little Dolphins Day Care, a woman-owned, rural small business where these days about 35 kids from infants to five years enjoy play and learning in a "nurturing environment," provided by six caregivers, according to the day care's hip and breezy web site. The facility can handle up to 48 children.

Sherman, who has spent more than 20 years working with children, shifted careers for a job in accounting once her kids reached school age, but after a time, she felt "burnt out on that." One day, a serendipitous detour brought her past the shuttered school, and a sign that the building was up for sale and available for lease, and an idea was born.

"I thought it would be awesome to open a day care there," Sherman remembered. The neighbors around the school agreed, and were delighted with the news.

What Sherman didn't know at the time of her idea was that the neighborhood had tried in vain to keep the former school open. Declining enrollment has led to school closings and consolidations in rural school districts in the state, and families with kids who once were students at the school were disappointed when lack of funding forced it to close.

There was a hurdle Sherman had to overcome before she could open; the school was

zoned for agricultural use, but enjoyed an exemption from the ruling for the 120 years of its operation. Once she bought the building, the exemption ended. She made a trip before the town's zoning board to ask for the rule to be changed, and got a special-use permit, clearing the way for the new small business.

Sherman refinanced the mortgage for Little Dolphins with an \$80,000 loan with a 20-year term from Northwest Bank of Spencer, Ia., backed under the SBA's standard 7(a) program, eliminating an onerous two year balloon payment and finding a better interest rate. She got another SBA-backed 7(a) loan for \$30,000 under a seven-year term also from Northwest Bank for play equipment and to fence in a grassy area for the kids to enjoy a new outdoor play yard. Previously, the kids had only a stretch of hard concrete on which to play.

Both loans were approved March 10.

Last year, gross revenue for Little Dolphins was around \$80,000; for the first two months of 2010, gross revenue already is at \$24,000.

"We're the only day care in Plattsmouth with a web cam, so parents can log on and watch their kids over the internet during the day," Sherman said. "A lot of parents like the thought of checking on their kids during the day. Even out-of-state grandparents can click on and follow their kids."

And in a nod to the past, Sherman has asked former students and school supporters to provide old classroom photographs to frame and hang in the hallways.

## OMAHA CONTRACTOR PART OF CHAMBER AD

**We help small businesses**

**Make Money**

OmahaChamber.org

**GREATER OMAHA CHAMBER**

Lee Pankowski, the owner and president of LP Custodial and Supply, LLC., will serve as the face of the Greater Omaha Chamber's newest marketing campaign, featuring billboards throughout the city as well as in the Chamber's "Omaha" magazine.

"We chose her because she's a small business with less than 50 employees," said Winsley Durant, the Chamber's Director of Minority Economic Development. "She hasn't been in business extremely long, but she's been able to do tremendous things. She's increased her sales beyond the scope of Omaha, and she's gotten federal contracts in a number of different places. She's really representative of the can-do nature of majority of our small businesses." Eighty to 85 percent of the Chamber's membership are businesses with fewer than 50 people, Durant said.

## CONGRATULATIONS TO OUR RECENT LOAN APPROVALS (MARCH 23 TO APRIL 19)

MajPrg	Borrower Name	City	Gross Amt	Lender Name	Lender City
7A	Waste Services, LLC	OMAHA	327000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS
7A	Nebraska Northwestern Railroad	Chadron	450000	FIRST NATIONAL BANK OF CHADRON	CHADRON
7A	DALD LLC	PAPILLION	204000	FOUNDATION FIRST BANK	WATERLOO
7A	Posh & Precious	Aurora	25000	PINNACLE BANK	LINCOLN
7A	Midwest Linings Inc	Omaha	345000	CENTRIS FCU	OMAHA
7A	LUCKY BREWING, LLC/SOLAS DISTI	LAVISTA	438500	CENTENNIAL BANK	OMAHA
7A	21ST CENTURY SYSTEMS, INC.	OMAHA	1200000	FIRST NEBRASKA BANK	VALLEY
7A	SADLER ELECTRIC, INC.	OMAHA	768500	SECURITY STATE BANK	ANSLEY
7A	River City Barricade Co.	Omaha	250000	WELLS FARGO BANK NATL ASSOC	SIOUX FALLS
7A	Jam Inc	PAPILLION	10000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI
7A	Daniel J Christensen	DANNEBROG	35000	PLATTE VALLEY ST. BK & TR CO	KEARNEY
7A	Kelley Lawns LLC	Omaha	15000	FIRST SAVINGS BANK	BERESFORD
504	GBSI Inc.	Lincoln	271000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN
7A	Amanda J. Hastings	NORTH PLATTE	55000	FIRST NATIONAL BANK	NORTH PLATTE
504	Sleight Advertising Inc.	Omaha	394000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN
7A	LIQUOR & BAR LOS DOS AMIGOS, L	SOUTH SIOUX CITY	230000	HERITAGE BANK NATL ASSOC	HOLSTEIN
7A	RDW, Inc	OMAHA	275000	FOUNDATION FIRST BANK	WATERLOO
7A	TRACEY BENTLEY DBA BENTLEY'S F	SCOTTSBLUFF	62000	FIRST STATE BANK	SCOTTSBLUFF
7A	Crane Coffee Cafe	Lincoln	722400	MUTUAL OF OMAHA BANK	OMAHA
7A	M.L. MCAFFEE INC	BELLEVUE	12500	SUPERIOR FINANCIAL GROUP, LLC	WALNUT CREEK
7A	Sandhills Physical Therapy and	NORTH PLATTE	350000	NEBRASKALAND NATIONAL BANK	NORTH PLATTE
504	Arista Ranch L.L.C.	Norfolk	269000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN
7A	DHALIWAL VENTURES, INC.	BIG SPRINGS	1080000	INNOVATIVE BANK	OAKLAND
7A	ALLEN-HARVEY, INC.	PLATTSMOUTH	1350000	MURRAY STATE BANK	MURRAY
7A	Roger Holmes Workshops	Lincoln	44000	MUTUAL OF OMAHA BANK	OMAHA
7A	All About Blinds	Omaha	350000	CENTRIS FCU	OMAHA
7A	Grass Kickin Lawns Inc	Omaha	388800	BANK OF THE WEST	TRUCKEE
ARC	WORK USA, INC.	LINCOLN	35000	PINNACLE BANK	LINCOLN
7A	HEAVEN SCENT DOG CARE, LLC	OMAHA	221000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI
7A	Catherine M Martinez	NORTH PLATTE	95000	FIRST NATIONAL BANK	NORTH PLATTE
7A	CARMODY, INC.	OMAHA	467000	LIBERTY BANK, FSB	WEST DES MOINES
7A	Delice European Bakery	Omaha	150000	CENTRIS FCU	OMAHA
504	Scottsbluff Recycling	Scottsbluff	209000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN
ARC	PRO CARE CLEANING, INC.	LANCASTER	27000	PINNACLE BANK	LINCOLN
7A	Sandhills Physical Therapy and	NORTH PLATTE	350000	NEBRASKALAND NATIONAL BANK	NORTH PLATTE
7A	Sure Sound & Lighting, Inc.	GRAND ISLAND	55000	HERITAGE BANK	WOOD RIVER
7A	Best Business Appraisals LLC	Omaha	50000	SAC FCU	BELLEVUE
7A	Loneragan Electric Services Inc	Lincoln	200000	PINNACLE BANK	LINCOLN
7A	DANKO EMERGENCY EQUIPMENT CO.	SNYDER	500000	FARMERS STATE BANK	DODGE
ARC	QUALITY MACHINE & TOOL, INC.	RISE CITY	35000	PINNACLE BANK	LINCOLN
7A	M & H ENTERPRISES, INC	KEARNEY	500000	PLATTE VALLEY ST. BK & TR CO	KEARNEY
7A	Craftmasters Inc	LINCOLN	10000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI
7A	JOHN M FERRONE MANAGEMENT INC	HASTINGS	39000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI
7A	SPILINEK IRRIGATION, INC	Elba	150000	EQUITABLE BANK	GRAND ISLAND
ARC	INDIGENOUS WATER GARDENS & LAN	OMAHA	35000	AMERICAN INTERSTATE BANK	ELKHORN
7A	DSS HEATING AND AC, LLC	LINCOLN	5000	SUPERIOR FINANCIAL GROUP, LLC	WALNUT CREEK
7A	The Saloon LLC	Omaha	72000	MUTUAL OF OMAHA BANK	OMAHA
504	Valuation Services Inc.	Omaha	133000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN
7A	THE LOOSE MOOSE, LLC	OMAHA	200000	SECURITY NATL BK - OMAHA	OMAHA
7A	Thomas M. Petznick DVM LLC	Madison	325000	FRONTIER BANK	MADISON
7A	Thomas M. Petznick DVM LLC	Madison	25000	FRONTIER BANK	MADISON
7A	Tim's Custom Trim Inc	LINCOLN	35000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI
7A	AEW Engineering, Inc.	BELLEVUE	100000	PINNACLE BANK	LINCOLN
ARC	RODIS INC	OMAHA	35000	MUTUAL OF OMAHA BANK	OMAHA
7A	AEW Engineering, Inc.	BELLEVUE	100000	PINNACLE BANK	LINCOLN
7A	Northeast Nebraska News Co.	Hartington	37400	SECURITY NATIONAL BANK	LAUREL
7A	2BY4K, INC.	SAINT PAUL	430000	PLATTE VALLEY ST. BK & TR CO	KEARNEY
7A	UTOPIA, LLC AND K & J, INC.	LINCOLN	969000	CITY BANK & TRUST CO.	LINCOLN
7A	ADVANCED REMODELING LLC	HICKMAN	20000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI
7A	PJ'S BABY CAKES	LINCOLN	10000	U.S. BANK NATIONAL ASSOCIATION	CINCINNATI
7A	METZLER CHIROPRACTIC CLINIC, I	OMAHA	60000	NORTHWEST BANK	SPENCER
504	Elite Professionals Home Care	Lincoln	468000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN
7A	ASI Systems, Inc.	LA VISTA	95000	FOUNDATION FIRST BANK	WATERLOO
7A	ASI Systems, Inc.	LA VISTA	35000	FOUNDATION FIRST BANK	WATERLOO
7A	SCHMIDT MOTORS, INC.	OGALLALA	250000	FARMERS STATE BANK	WALLACE
7A	ROKI, LLC., (EPC) & SCHMIDT MO	OGALLALA	600000	FARMERS STATE BANK	WALLACE
504	Lift Solutions Inc.	Omaha	943000	NEBRASKA ECONOMIC DEVEL CORP	LINCOLN
7A	DK&B Construction Specialties	La vista	200000	FIRST WESTROADS BANK, INC	OMAHA
7A	A & N RESTAURANT, LLC	MCCOOK	340000	FIRST CENTRAL BANK MCCOOK	MCCOOK
7A	GOOD LIFE CHIROPRACTIC	WAVERLY	51000	PINNACLE BANK	LINCOLN
7A	JERRY & SALLY WEEKES	GERING	500000	BANNER COUNTY BANK	HARRISBURG
7A	Alan L Fangman	NORTH PLATTE	30000	FIRST NATIONAL BANK	NORTH PLATTE
7A	Toast of the Town	Omaha	120000	CENTRIS FCU	OMAHA
7A	Toast of the Town	Omaha	10000	CENTRIS FCU	OMAHA